

Benefits Eligibility 2026 vs 2027



XL Employees

Current Plans	Employee Group Covered
Medical	
HDHP	All Employees

PPO	All Employees
HMO	

Dental	
PPO	All Employees

Vision	
MetLife	All Employees

Disability and Life Insurance

Long-Term Disability	Salaried Employees
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Basic Life and AD&D Insurance - 2X annual Salary	Salaried Employees
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Voluntary Benefits	
Accident	All Employees
Commuter Benefits	
Critical Illness	
Hospital Indemnity	
Identity Theft	
Legal Coverage	
Pet Insurance	
Supplemental Life and AD&D Insurance	

2027 Plans	Employee Group Covered
Medical	
HDHP 4K	All Employees
HDHP 2K	
PPO	
HMO	California State Employees

Dental	
PPO	All Employees
HMO	

Vision

VSP	All Employees
EyeMed	

Disability and Life Insurance

Voluntary Short-Term Disability	All Employees
Long-Term Disability	Salaried Employees
Voluntary Long-Term Disability	Hourly Employees
Basic Life and AD&D Insurance - 2X annual Salary	Salaried Employees
Basic Life and AD&D Insurance - Flat \$20,000	Hourly Employees

Voluntary Benefits	
Accident	All Employees
Commuter Benefits	
Critical Illness	
Hospital Indemnity	
Identity Theft	
Legal Coverage	
Pet Insurance	
Supplemental Life and AD&D Insurance	

Savings Plans	
FSA - Health Care	All Employees on a PPO medical plan
FSA - Dependent Care	All Employees
FSA - Limited Purpose	All Employees on a HDHP medical plan
HSA	All Employees on an HDHP medical plan

Savings Plans	
FSA - Health Care	All Employees on a PPO medical plan
FSA - Dependent Care	All Employees
FSA - Limited Purpose	All Employees on a HDHP medical plan
HSA	All Employees on an HDHP medical plan

Disclaimer: This information is intended for informational purposes only and does not include all plan details. Official plan documents will be available on January 1, 2027. In the event of any discrepancy, the official plan documents will govern.